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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

NCR Docket No. 9417

In re Application of:

Donald R. Pederson et al.

Group Art Unit: 2164

Application No.: 09/784,392

Examiner: Wong, Leslie

Filed: 02/15/2001

For: OPTIMIZED END TRANSACTION PROCESSING

COMMISSIONER FOR PATENTS

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REPLY TO ACTION DATED MARCH 21, 2006

This is a reply to the action dated March 21, 2006. Applicant asks the Office to reconsider this application.

Amendments to the Claims, if any, appear in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.

Conclusions are provided on page 12 of this paper.

CERTIFICATE OF MAILING OR TRANSMISSION

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Aug 21, 2006 Date

Sallie Spicer

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